

WHAT IS CLAIMED IS:

1. A method for establishing an insurance premium usable to insure against risk to a property due to terrorist activities, comprising:
  - providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property;
  - determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property;
  - formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data;
  - determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data;
  - generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data;
  - assessing risks of the property under the possible attack by the terrorist group based on the generated model; and
  - establishing the insurance premium for the property based on the assessed risks.
2. The method according to claim 1, wherein generating the model comprises:
  - generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data;
  - initializing the model based on the generated hypothesis and the provided expert data; and
  - updating the model based on information outside the generated hypothesis and the provided expert data.
3. The method according to claim 1, wherein determining a state for each of the plurality of variables comprises determining a linkage between a first variable and a second variable.
4. The method according to claim 1, wherein providing expert data comprises providing information regarding a goal of the terrorist group.
5. The method according to claim 1, wherein providing expert data comprises providing information regarding an attack delivery method of the terrorist group.

6. The method according to claim 1, wherein providing expert data comprises providing information regarding a weapon likely to be deployed by the terrorist group against the property.

7. The method according to claim 1, wherein providing expert data comprises providing information regarding a mode of the terrorist group to carry out the possible attack against the property.

8. A computer storage medium having executable software code for establishing an insurance premium usable to insure against risk to a property due to terrorist activities, the executable software code including:

- instructions for providing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property;

- instructions for determining a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property;

- instructions for formulating a hierarchy in which the plurality of variables are interconnected based on the provided expert data;

- instructions for determining a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data;

- instructions for generating a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data;

- instructions for assessing risks of the property under the possible attack by the terrorist group based on the generated model; and

- instructions for establishing the insurance premium for the property based on the assessed risks.

9. The computer storage medium of claim 8, wherein the instructions for generating the model comprises:

- instructions for generating a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data;

- instructions for initializing the model based on the generated hypothesis and the provided expert data; and

- instructions for updating the model based on information outside the generated hypothesis and the provided expert data.

10. The computer storage medium of claim 8, wherein the instructions for determining a state for each of the plurality of variables comprise instructions for determining a linkage between a first variable and a second variable.

11. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a goal of the terrorist group.

12. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding an attack delivery method of the terrorist group.

13. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a weapon likely to be deployed by the terrorist group against the property.

14. The computer storage medium of claim 8, wherein the instructions for providing expert data comprise instructions for providing information regarding a mode of the terrorist group to carry out the possible attack against the property.

15. A system for establishing an insurance premium usable to insure against risks to a property due to terrorist activities, comprising:

- a database storing expert data, the expert data containing information regarding a possible attack from a terrorist group on the property;

- an influence determining circuit, routine or application that determines a plurality of variables based on the provided expert data, each variable characterizes an aspect of one of the possible attack and the property;

- a hierarchy formulating circuit, routine or application that formulates a hierarchy in which the plurality of variables are interconnected based on the provided expert data;

- a state defining circuit, routine or application that determines a state for each of the plurality of variables based on the formulated hierarchy and the provided expert data;

- a model creating circuit, routine or application that generates a model regarding the possible attack based on the determined states of the plurality of variables and the provided expert data;

- an analyzing circuit, routine or application that establishes the insurance premium for the property under the possible attack by the terrorist group based on the generated model; and

a display generating circuit, routine or application that displays analyzed results.

16. The system of claim 15, further comprising:

a hypothesis generating circuit, routine or application that generates a hypothesis regarding the possible attack based on the formulated hierarchy and the provided expert data; and

a model initializing circuit, routine or application that initializes the model based on the generated hypothesis and the provided expert data,

wherein the model creating circuit, routine or application updates the model based on information outside the generated hypothesis and the provided expert data.

17. The system of claim 15, further comprising:

a linkage defining circuit, routine or application that determines a linkage between a first variable and a second variable.

18. The system of claim 15, wherein the expert data contains information regarding a goal of the terrorist group.

19. The system of claim 15, wherein the expert data contains information regarding an attack delivery method of the terrorist group.

20. The system of claim 15, wherein the expert data contains information regarding a weapon likely to be deployed by the terrorist group against the property.

21. The system of claim 15, wherein the expert data contains information regarding a mode of the terrorist group to carry out the possible attack against the property.